

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

ADNAN ABOU AYYASH,

Plaintiff,

v.

BANK AL-MADINA, UNITED CREDIT  
BANK, RANA ABDELRAHIM KOLEILAT,  
TAHA ABDELRAHIM KOLEILAT,  
BASSEL ABDELRAHIM KOLEILAT, RENE  
MOAWAD, JOUMANA MOHAMAD  
AYYAS and JOHN DOES 1-10,

Defendants.

04 Civ. 9201 (GEL)

**DECLARATION OF KEVIN J. MCLAUGHLIN IN SUPPORT OF PLAINTIFF'S  
OPPOSITION TO DEFENDANT MOAWAD'S MOTION TO DISMISS**

Kevin J. McLaughlin, under penalty of perjury, declares:

1. I am a financial investigative consultant and licensed private investigator. I am submitting this declaration in support of Plaintiff Adnan Abou Ayyash's Opposition to Defendant Rene Moawad's Motion to Dismiss. I make this declaration based on my review of the relevant records, the report produced by Fortress Global Investigations and Security ("Fortress Global"), my discussions with investigators at Fortress Global, Plaintiff's Complaint, the Motion to Dismiss filed by Rene Moawad, and Moawad's Declaration in Support of his Motion to Dismiss.

2. I received an undergraduate accounting degree from St. John's University in 1972. From 1973 to 2003, I was a Special Agent in the New York and Long Island Criminal Investigative Field Office of the Internal Revenue Service. As a Special Agent, I conducted

significant and complex financial investigations into all phases of fraud, money laundering, asset identification/ tracing, and criminal tax violations.

3. Since 2003, I have been the principal of Kevin McLaughlin and Associates, Inc. I have worked recently as an expert witness and investigator for the United States Attorney's Office in both the Southern District of New York and the Eastern District of New York on several money laundering and asset forfeiture investigations.

**A. MOAWAD'S AMERICAN BANK TRANSACTIONS**

4. I have reviewed each of the bank statements referred to in paragraphs 39-41 of Plaintiff's Complaint as well as an additional bank statement provided to me by Plaintiff's counsel. Each of the statements reflects a transaction with some connection to the United States, but for which additional information is needed for me to complete my analysis. Below, I describe my analysis of each transaction based on the current record.

5. On October 8, 2002,<sup>1</sup> Moawad apparently ordered the transfer of \$1 million from his account at United Credit Bank in Beirut. The statement documenting the transaction shows that the funds were transferred through Wachovia Bank NA in New York and UBS Warburg US, UBS AG in Stamford, Connecticut to an account at Banque Safra France held by Moawad. The transfer was completed on October 15, 2002. (A true and correct copy of the statement reflecting the October 15, 2002 transaction is attached herewith as Exhibit A.)

6. In his declaration, Moawad claims that this transfer was "from [his] account in Lebanon to [his] accounts in Europe." However, based on the available documentation, the funds could have remained in the United States in an account of or at a branch of Banque Safra

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<sup>1</sup> Plaintiff's complaint at Paragraph 39 identified this transaction as occurring "on or about October 15, 2002."

France. I would need further documentation, however, to definitively conclude where this transaction terminated.

7. On October 18, 2002,<sup>2</sup> Moawad apparently ordered the transfer of \$500,000 from his account at United Credit Bank in Beirut. The statement documenting this transaction shows that the funds were transferred through Wachovia NA, New York, New York to Chase Manhattan, New York, New York, Account number: 910-2-591055, held by EDF Man International, Inc. (“EDF Man”) for further credit Rene Emile Moawad, Account number 893-89309. The transfer was completed on October 21, 2002. (A true and correct copy of the statement reflecting the October 21, 2002 transaction is attached herewith as Exhibit B.)

8. In his declaration, Moawad claims that this transfer was “from [his] account in Lebanon to [his] accounts in Europe.” However, the available documentation indicates that the transaction terminated in the United States at EDF Man’s Chase Manhattan Bank account held on Moawad’s behalf. EDF Man International Inc. appears to be related to Man Investments Inc. (formerly known as ED & F Man International Securities Corp., ED & F Man Investment Products Inc., and Man Investment Products, Inc.), which is incorporated in New York State and registered with the State of Illinois and located at 208 S. LaSalle St., Chicago, Illinois 60604. I would need further documentation, however, to definitively identify EDF Man and conclude where this transaction terminated.

9. On November 20, 2002,<sup>3</sup> Moawad apparently ordered the transfer of \$560,000 from his account at United Credit Bank. The statement documenting this transaction shows that the funds went through Wachovia NA, New York, New York to an account at UBS Warburg US,

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<sup>2</sup> Plaintiff’s complaint at Paragraph 40 identified this transaction as occurring “on or about October 18, 2002.”

<sup>3</sup> Plaintiff’s complaint at Paragraph 41 identified this transaction as occurring “on or about October 21, 2002.”

UBS AG in Stamford, Connecticut held by Ferrier Lullin N Cie SA ("Ferrier Lullin"). Ferrier Lullin is a private banking institution that is related to UBS AG. It appears that Ferrier Lullin has relationships with United States asset management companies. The message also states under the heading "Sender to Receiver Information": "Attn: Mr. Asmar." The transfer was completed on November 21, 2002. (A true and correct copy of the statement reflecting the November 21, 2002 transaction is attached herewith as Exhibit C.)

10. Again, in his declaration, Moawad claims that this transfer was "from [his] account in Lebanon to [his] accounts in Europe." However, the available documentation indicates that the transaction terminated in the United States at Ferrier Lullin's account at UBS Warburg, UBS AG in Stamford, Connecticut. I would need further documentation, however, to definitively conclude where this transaction terminated.

11. On January 29, 2003, Moawad apparently ordered and completed the transfer of \$1 million from his account at United Credit Bank. The statement documenting this transaction shows that the funds were transferred to Wachovia NA, New York, New York to an account held by the Bank of Beirut for the benefit and credit of "Rene Moawad." (A true and correct copy of the statement reflecting the January 29, 2003 transaction is attached herewith as Exhibit D.)

12. Based on the available documentation, the funds could have remained in the United States in an account of the Bank of Beirut. I would need further documentation, however, to definitively conclude where this transaction terminated.

**B. DISCOVERY NECESSARY TO FULLY ANALYZE MOAWAD'S AMERICAN BANK TRANSACTIONS**

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13. Further discovery would allow me to perform a full analysis of these transactions. Based on the current record, it is unclear whether these statements reflect the entire transactions or whether the transactions originated or terminated in locations or accounts not reflected on the

documents. Accordingly, it is unclear whether additional individuals or institutions were involved in the transactions. For example, the November 21, 2002 statement referred to a Mr. Asmar, whose role in the transaction or whose connection to Moawad is unclear. Examples of helpful discovery would be bank records, documentation and information that would detail from where and from whom the funds in these transactions originated, and who was the ultimate beneficiary of these funds. Such discovery would also clarify Moawad's connection with EDF Man and Ferrier Lullin.

14. In addition, documentation and records from EDF Man, Chase Manhattan Bank, Ferrier Lullin, Wachovia Bank, NA, UBS Warburg, UBS AG, Bank of Beirut, and Banque Safra France are necessary to analyze and determine the true nature of these transactions.

15. Finally, Moawad has claimed in his declaration that he has very limited connections to the United States. However, ambiguities exist in his declaration. For example, Moawad asserts that he does not "maintain any bank accounts in New York or elsewhere in the United States." He does not say, however, whether he had bank accounts in the United States at the times relevant to the Complaint. Discovery directed at Moawad would elicit information that would provide a more clear and accurate picture of these and possible other transactions and his connection to the United States. Moawad's personal and business bank and investment records are extremely important and necessary to determine Moawad's involvement in the United States and his involvement with the other defendants in this action.

**C. MOAWAD'S FOREIGN TRANSACTIONS WITH RANA KOLEILAT, BANK AL MADINA, AND UCB.**

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16. On December 11, 2002, Rana Koleilat ordered the transfer of 1 million Euros from her account at United Credit Bank in Beirut to Rene Moawad's account also located at United Credit Bank in Beirut. The statement documenting the transaction has a reference to Sale

Deal # 18950. (A true and correct copy of the statement reflecting the December 11, 2002 transaction is attached herewith as Exhibit E.)

17. On January 24, 2003, Rana Koleilat ordered the transfer of \$1.7 million from her account at United Credit Bank in Beirut to Rene Moawad's account also located at United Credit Bank in Beirut. (A true and correct copy of the statement reflecting the January 24, 2003 transaction is attached herewith as Exhibit F.)

18. On February 7, 2003, Rana Koleilat ordered the transfer of \$15 million from her account at Bank Al Madina in Beirut to Rene Moawad's account located at Bank Al-Madina in Beirut. The statement documenting the transaction has a reference: Transfer A/C to A/C. (A true and correct copy of the statement reflecting the \$15 million February 7, 2003 transaction is attached herewith as Exhibit G.)

19. On February 7, 2003, Rana Koleilat ordered the transfer of 4 billion LBP (Lebanese Pounds) from her account at Bank Al-Madina in Beirut to Rene Moawad's account located at Bank Al-Madina in Beirut. The statement documenting the transaction has a reference: Transfer A/C to A/C. (A true and correct copy of the statement reflecting the 4 billion LBP February 7, 2003 transaction is attached herewith as Exhibit H.) It should be noted that Rana Koleilat executed both February 7, 2003 transfers within one minute of each other.

20. On October 17, 2002, funds in the amount of \$250,000.00 were transferred from an account at Bank Al-Madina in Beirut to Rene Moawad's account located at United Credit Bank in Beirut. (A true and correct copy of the statement reflecting the October 17, 2002 transaction is attached herewith as Exhibit I.)

21. On November 5, 2002, funds in the amount of \$638,750.25 were transferred from an account at Bank Al-Madina in Beirut to Rene Moawad's account located at United Credit

Bank in Beirut. (A true and correct copy of the statement reflecting the November 5, 2002 transaction is attached herewith as Exhibit J.)

22. On November 5, 2002, funds in the amount of \$2 million were transferred from an account at Bank Al-Madina in Beirut to Rene Moawad's account located at United Credit Bank in Beirut. (A true and correct copy of the statement reflecting the November 5, 2002 transaction is attached herewith as Exhibit K.)

23. The transactions referenced in the preceding two paragraphs occurred within four minutes of one another.

24. On November 26, 2002, funds in the amount of 1 million Euros were transferred from an account at Bank Al-Madina in Beirut to Rene Moawad's account located at United Credit Bank in Beirut. The statement documenting the transaction has a reference: Transfer amount of CHQ#283926. (A true and correct copy of the statement reflecting the November 26, 2002 transaction is attached herewith as Exhibit L.)

25. On January 28, 2003, funds in the amount of \$2 million were deposited into Rene Moawad's account at Bank of Beirut in Beirut. The deposit consisted of two checks in the amount of \$1 million each, Check #014354 drawn on Bank Al-Madina and Check #297006 drawn on United Credit Bank in Beirut. (A true and correct copy of the statement reflecting the January 28, 2003 transaction is attached herewith as Exhibit M.)


26. As with Moawad's American bank transactions, I would need discovery to perform a full analysis of Moawad's transactions with Rana Koleilat, Bank Al-Madina, and UCB. Based on the current record, it is unclear whether these statements reflect the entire transactions or whether the transactions originated or terminated in locations or accounts not reflected on the documents. Accordingly, it is unclear whether additional individuals or

institutions were involved in the transactions. Examples of helpful discovery would be bank records, documentation and information that would detail from where and from whom the funds in these transactions originated, and who was the ultimate beneficiary of these funds. In addition, documentation and records from Bank Al-Madina, United Credit Bank and Bank of Beirut are needed to analyze and determine the true nature of these transactions.

27. Finally, Moawad must be in possession of personal and business bank records, investment records, and other documentation that would detail his involvement with Bank Al-Madina, United Credit Bank, Bank of Beirut and Rana Koleilat. Moawad's personal and business bank and investment records would be necessary to determine Moawad's involvement with these institutions and his involvement with the other defendants in this action.

I declare under penalty of perjury that the foregoing is true and correct.

Executed in Bay Shore, New York, on September 15, 2005

  
\_\_\_\_\_  
KEVIN J. MCLAUGHLIN



## **Exhibit A**

100-254 (TAKS-5555-0072).



### Abstracts Reader

Receiver : FNB05JNYC  
WACHOVIA BANK, NA  
(NEW YORK INTERNATIONAL BRANCH)  
NEW YORK, NY US

**Measure Text**



Flourished.

### Assembly Trailer

### Intervention

```
Category      : Network Report
Creation Time  : 08/10/02 13:44:09
Application   : SWIFT Interface
Operator      : SYSTEM
Text
(1121UNC01BBEXX10117010040)10:1170:0210001344145101
```

## **Exhibit B**

18/10/02 12:06:13

LocalSwiftAck-5698-007549

----- Instance Type and Transmission -----  
 Notification (Transmission) of Original sent to SWIFT (ACK)  
 Network Delivery Status : Network Ack  
 Priority/Delivery : Normal  
 Message Input Reference : 1205 021018UNCDBBEAXXX4328019954

----- Message Header -----

Swift Input : FIN2100 Customer Transfer  
 Sender : UNCDLBBEAXX  
 UNITED CREDIT BANK SAL  
 BEIRUT LB  
 Receiver : FIBP330NYC  
 MACHOWIA BRANCH  
 (NEW YORK INTERNATIONAL BRANCH)  
 NEW YORK, NY, US

----- Message Text -----

20: Transaction Reference Number  
 0TF/802/02  
 32A: Value Date, Currency and Amt  
 Date : 21 October 2002  
 Currency : USD (US DOLLAR)  
 Amount : \$500,000. #  
 50: Ordering Customer  
 RENE EMILE MOAWAD  
 52D: Ordering Institution Address  
 VERDUN BRANCH  
 57D: Account With Institution Addr  
 CHASE MANHATTEN BANK  
 ONE CHASE MANHATTEN PLAZA NEW YORK  
 NEW YORK 10005, NY 1000500021  
 CHIPS-UNIVERSAL-IB-279842  
 59: Beneficiary Customer  
 /910-2-591055  
 EDF MAN INTERNATIONAL INC. CUSTOMER  
 SEGREGATED FUND  
 FOR FURTHER CREDIT RENE EMILE  
 MOAWAD R/C #53-69305  
 71A: Details of Charges  
 BEN

----- Message Trailer -----

(MAC:06D290BD)  
 (CHK:0180A251E953)

----- Interventions -----

Category : Network Report  
 Creation Time : 18/10/02 12:05:06  
 Application : SWIFT Interface  
 Operator : SYSTEM  
 Text  
 (1:F21UNCDBBEAXXX4328019954) (4:(177:0210181205) (451:0))

## **Exhibit C**

**United Credit Bank**

AT

20.11/02-11:46:08

LocalSwiftAck-5938-008439

20

Notification (Transmission) of Original sent to SWIFT (ACK)  
Instance Type and Transmission  
Network Delivery Status : Network Ack

Priority/Delivery : Normal

Message Input Reference : 1145 021120UNCDBBEXXX4359020827

Message Header

Swift Input : PIN 100 Customer Transfer

Sender : UNCDLBBXXX

UNITED CREDIT BANK S.A.

BEIRUT LB

Receiver : PNPUSJNYC

WACHOVIA BANK, NA

(NEW YORK INTERNATIONAL BRANCH)

NEW YORK, NY

Message Text

20: Transaction Reference Number

OTE/876/02

32A: Value Date, Currency Code, Amt

Date

: 21 November 2002

Currency

: USD (US DOLLAR)

Amount

\$560,000.00

50: Ordering Customer

MR RENE MOUAWAD

52D: Ordering Institution-Name &amp; Addr

VERDUN BRANCH

57A: Account With Institution - BIC

UBSWUS33

UBS AG

STAMFORD, CT US

59: Beneficiary Customer-Name &amp; Addr

/83680

FERRIER MULLIN N CIE SA

71A: Details of Charges

BEN

72: Sender to Receiver Information

/REQ/ ATT MR ASMAR

Message Trailer

(MAC:A109A6FC)

(CHK:F99CB46D64BB)

Interventions

Category : Network Report

Creation Time : 20/11/02 11:45:05

Application : SWIFT Interface

Operator : SYSTEM

Text :

(1:F21DNCDBBEXXX4359020827) (4:(177-0211201145)(451:0))

## **Exhibit D**



United Credit Bank S.A.L.

List of Banks Number 104 - C.R.P. 46062

Branch : Verdun

Reference : 340384



بنك الإعتدال المتحد ش.م.ل  
لبنان - بيروت 1101 - رقم 104

Date : 29/01/2003

Time : 02:17

User Name: ROLA

DEBIT / CREDIT

Debit

Account Number : 031 1012851008885005

MOUAWAD RENE EMIL

Value : 29/01/2003

USD 1,000,000.00

Credit

Account Number : 031 1010811900001002

HEAD OFFICE

Value : 29/01/2003

USD 1,000,000.00

Being : LOTF#61/03 TO BIC BY WATCHOVIA BK AC PNBPU3NNYC

One million and 00/100 U.S. DOLLARS ONLY

Doc1.doc

United Credit Bank S.A.L.

Head office Rasheed Karamah Street Borj Al-Madina Bldg. Tel.: 01/792795/6/8/9 - 01/793301- Fax: 01/795094 - 01/795096 Swift: UNCDLBBE P.O.Box: 13-5086 Beirut - Lebanon

United Credit Bank S.A.L.

List of Banks Number 104 - C.R.B. 46062

Branch : Head Office

Reference : 900336902

User Name: MSAID



بنك الإعتدال المتحد ش.م.ل  
لبنان - بيروت 1101 - رقم 104

Date : 30/01/2003

Time : 11:13

DEBIT / CREDIT

Debit

Account Number : 000 1010811900002000

VERDUN BRANCH

Value : 29/01/2003

USD 1,000,000.00

Credit

Account Number : 000 1015351090161003

WATCHOVIA BANK, NA

Value : 29/01/2003

USD 1,000,000.00

Being : LOTF 61/03 FV : RENE MUAWAD

one million and 00/100 U.S. DOLLARS ONLY

Doc1.doc

United Credit Bank S.A.L.

بنك الائتمانية  
United Credit Bank s.a.l.

29/01/03-13:37:46

LocalSwiftAck-6605-010270

1

----- Instance Type and Transmission -----  
Notification (Transmission) of Original sent to SWIFT (ACK)  
Network Delivery Status : Network Ack  
Priority/Delivery : Normal  
Message Input Reference : 1337 030129UNCDLBEXXX4414022626

----- Message Header -----  
Swift Input : FIN 202 General Fin Inst Transfer  
Sender : UNCDLBEXXX  
UNITED CREDIT BANK SAL  
BEIRUT LB  
Receiver : PNBPU33NNYC  
WACHOVIA BANK, NA  
(NEW YORK INTERNATIONAL BRANCH)  
NEW YORK, NY US

----- Message Text -----  
30: Transaction Reference Number  
L/OTF/61/03  
21: Related Reference  
L/OTF/61/03  
32A: Value Date, Currency Code, Amt  
Date : 29 January 2003  
Currency : USD (US DOLLAR)  
Amount : \$1,000,000.##  
57A: Account With Institution - BIC  
PNBPU33NNYC  
WACHOVIA BANK, NA  
(NEW YORK INTERNATIONAL BRANCH)  
NEW YORK, NY US  
58B: Beneficiary Institution -Nm&Addr  
BANK OF BEIRUT  
LEBANON  
72: Sender to Receiver Information  
/REC/FURTHER CREDIT FAVOUR RENE  
//MOUAWAD

----- Message Trailer -----  
{MAC:9F2B981D}  
{CHK:C6DBE29E2386}

----- Interventions -----  
Category : Network Report  
Creation Time : 29/01/03 13:37:22  
Application : SWIFT Interface  
Operator : SYSTEM  
Text  
{1:F21UNCDLBEXXX4414022626}{4:{177:0301291337}{451:0}}

## **Exhibit E**

United Credit Bank S.A.L.

List of Banks Number 104 - C.R.B. 46062

Verdun BRANCH

Date: 11/12/2002 12:56

REF: 329504



KOLAYLAT RANA ABDUL-RAHIM

16A

بنك الإعتدال المتحد ش.م.ل.  
لبنان - بيروت - 11012

DEBIT ADVICE

AS PER YOUR INSTRUCTIONS, WE DEBIT YOUR ACCOUNT  
NO. 031 1012851008986006

AMOUNT	USD	1,012,500.00
COMMISSION	USD	
FISCAL STAMPS	USD	.00

BEING EXCHANGE VALUE TRANSFER OF ERO 1,000,000.00  
RATE: 1.01250000

IN FAVOUR OF  
MOUAWAD RENE EMIL

SALE DEAL#18950

TOTAL USD \*1,012,500.00  
VALUE: 11/12/2002

One million twelve thousand five hundred and 00/100 U.S. DOLLARS ONLY

United Credit Bank S.A.L.

Head office Rashied Karamah Street Borj Al-Madina Bldg. Tel.: 01/7927956/8/9 - 01/793301- Fax: 01/795094 - 01/795096 Swift: UNCDUBBE P.O.Box: 13-5086 Beirut - Lebanon

United Credit Bank S.A.L.

List of Banks Number 104 - C.R.B. 46062

Verdun BRANCH

Date: 11/12/2002 12:56

REF: 329504



MOUAWAD RENE EMIL

بنك الإعتدال المتحد ش.م.ل.  
لبنان - بيروت - 11012

CREDIT ADVICE

WE HAVE CREDITED YOUR ACCOUNT NO.: 031 1302851008885000  
BY ORDER OF  
KOLAYLAT RANA ABDUL-RAHIM

AMOUNT ERO \*1,000,000.00

BEING:  
SALE DEAL#18950

One million and 00/100 ERO (EURO) ONLY

TOTAL ERO \*1,000,000.00  
VALUE: 13/12/2002

THE ENTRY WILL BE FINAL UNLESS WE RECEIVE WITHIN 15 DAYS A WRITTEN REFUSAL FROM YOU.

United Credit Bank S.A.L.

## **Exhibit F**

**COPY**

## **Exhibit G**

BANK

KLAILAT RAMA ABUL RAHIM

34A

Branch : Hamra  
Date : 07/02/2003  
Time : 08:44:40  
Ref : BRFD01C00814901

INTER-ACCOUNT TRANSFER / DEBIT

We debited your A/C:0240200026911

CHECKING ACCOUNT-STAFF

In Branch :001

Amount Transferred :USD\*\*\*\*\*15,000,000.00\*\* Value : 07/02/2003

Only :Fifteen Million USD

Favour of :MOHAMAD RENE ENILE

Description :Transfer A/C - A/C

CUSTOMER SIGNATURE

Capital:L.L.45.540 Billion fully paid. B.L. 105 - C.R.B. 46164 - Tel: 01/351296 - 351298 - P.O.Box:113-7221

Capital:L.L.45.540 Billion fully paid. B.L. 105 - C.R.B. 46164 - Tel: 01/351296 - 351298 - P.O.Box:113-7221



## **Exhibit H**

FROM : 0

PHONE NO. : 0

May. 19 2004 09:54PM P1

# BANK AL-MADINA

KUWAIT RABA ABOL RAHIN

Branch : Hara  
Date : 07/02/2003  
Time : 09:43:54  
Ref : BRF001C00814501

INTER-ACCOUNT TRANSFER / DEBIT

We debited your A/C: 0140203026901

CHECKING ACCOUNT - STAFF

In Branch : 001

Amount Transferred : LBP\*\*\*\*\*4,000,000,000\*\* Value : 07/02/2003

Only : FOUR Billion LBP

Favorit of : MOHAMAD RENE ENILE

Description : Transfer A/C - A/C

CUSTOMER SIGNATURE

Capital: L.45.540 Billion fully paid. B.L. 105 - C.R.B. 46184 - Tel: 011/351286351288 - P.O.Box: 113-72217

## **Exhibit I**

United Credit Bank S.A.L.

Branch : Verdun

Reference : 318855



16A

Date

Time

بنك الإعتدال المتحد ش.م.ل

: 17/10/2002

: 12:42

User Name : NABIL

DEBIT / CREDIT

Debit

Account Number : 031610103140001002

HEAD OFFICE

Value : 17/10/2002

USD 250,000.00

Credit

Account Number : 03161013531008885000

MOUAWAD RENE EMIL

Value : 18/10/2002

USD 250,000.00

Being : A\* 428 CREDIT AC RENE MOUAWAD

Two hundred fifty thousand and 00/100 U.S. DOLLARS ONLY

Doc1.doc

United Credit Bank S.A.L.

Head office Rasheed Karamah Street Beirut - Lebanon Tel: 01/792795/8/9 - 01/793301 - Fax: 01/795094 - 01/795096 Swift: UNCDLB88 P.O.Box: 13-5086 Beirut - Lebanon

United Credit Bank S.A.L.

List of Banks Number 104 - C.R.B. 44962



بنك الإعتدال المتحد ش.م.ل

لوائح البنوك : ١٠٤ - س.ر.ب. ٤٤٩٦٢

Branch : Head Office

Reference : 900304134

User Name : SIHAM

Date

Time

: 17/10/2002

: 11:28

DEBIT / CREDIT

Debit

Account Number : 000 1015341090064002

BANK AL-MADINA S.A.L

Value : 17/10/2002

USD 250,000.00

Credit

Account Number : 000 1010611900002000

VERDUN BRANCH

Value : 17/10/2002

USD 250,000.00

Being : A\*428 CR. A/C OF RENE MOUAWAD

two hundred fifty thousand and 00/100 U.S. DOLLARS ONLY

Doc1.doc

United Credit Bank S.A.L.

## **Exhibit J**

United Credit Bank S.A.L.

List of Banks Number 104 - C.R.B. 46061

Branch : Verdun

Reference : 322656

User Name: BASSAM

DEBIT / CREDIT

Debit

Account Number : 031 1010811900001002

HEAD OFFICE

Value : 05/11/2002

USD 638,750.25

Credit

Account Number : 031 1013531008885000

MOUAWAD RENE EMIL

Value : 06/11/2002

USD 638,750.25

Being : AMT CRDID FROM BNK AL MADINA.A\*464

: hundred thirty eight thousand seven hundred fifty and 25/100 U.S. DOLLARS ONLY

DocIdoc

DT AL CB 638750.25

ST AL CB 638750.25

BS

United Credit Bank S.A.L.

## **Exhibit K**

United Credit Bank s.a.l

List of Banks Number 104 - C.R.B. 4002

Branch : Verdun

Reference : 322664

User Name: BASSAM

بنك الإقتصاد المتحد ش.م.ل

الرقم : 104 - ج.ر.ب. 4002

Date : 05/11/2002

Time : 12:33

## DEBIT / CREDIT

Debit

account Number : 031 1010811900001002

HEAD OFFICE

USD

2,000,000.00

Value : 05/11/2002

Credit

account Number : 031 1013151008825000

IOUAWAD RENE EMIL (M C)

USD

2,000,000.00

Value : 06/11/2002

being : AMT CRDTD FROM BNK AL MADINA A\*466

3 million and 00/100 U.S. DOLLARS ONLY

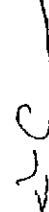
incl.doc

AMCB

07

C. Bona





United Credit Bank s.a.l



## **Exhibit L**

United Credit Bank S.A.L.  
List of Banks Number 104 - C.R.B. 40061

Branch : Verdun

Reference : 326478

User Name: ROLA

Date

Time

بنك الاعتماد المتحد ش.م.ل  
رأس المال: 1.000.000.000  
رأس المال: 1.000.000.000

: 26/11/2002

: 12:09

DEBIT / CREDIT

Debit

Account Number : 031 1300811900001004  
HEAD OFFICE

Value : 25/11/2002

ERO 1,000,000.00

Credit

Account Number : 031 1302851008885000  
MOUAWAD RENE EMIL

Value : 25/11/2002

ERO 1,000,000.00

Being : TRF AMOUNT OF CHO#283926

One Million and 00/100 ERO (EURO) ONLY

Doc1.doc

United Credit Bank S.A.L.

Head office Rasheed Karamah Street Boff Al Madina Bldg. Tel.: 01/792795/6/8/9 - 01/793301 - Fax: 01/795094 - 01/795096 Swift: UNCLB8E P.O.Box: 13-5086 Beirut - Lebanon

United Credit Bank S.A.L.  
List of Banks Number 104 - C.R.B. 40061

Branch : Head Office

Reference : 900316136

User Name: SIHAM

Date : 27/11/2002

Time : 12:27

بنك الاعتماد المتحد ش.م.ل  
رأس المال: 1.000.000.000  
رأس المال: 1.000.000.000

DEBIT / CREDIT

Debit

Account Number : 000 1305311800064004  
BANK AL MADINA SUE

Value : 25/11/2002

ERO 1,000,000.00

Credit

Account Number : 000 1300811900002812  
Verdun Branch

Value : 25/11/2002

ERO 1,000,000.00

Being : A\*508/02 DB-269 CP283926

one million and 00/100 ERO (EURO) ONLY

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United Credit Bank S.A.L.

## **Exhibit M**

بنك بيروت  
BANK OF BEIRUT

RENE EMILE MOAWAD

MIRNA CHALOUHI  
BOULEVARD SIN FIL  
SIN EL FIL - BEIRUT

BR BRANCH : 28/01/03  
ANCE NO. : 0092503 : 12:57:21  
OISO

Checks Deposit

INFORM RECEIVING THE FOLLOWING CHECK(S)

NO	DRAWEE BANK	PAYABLE PLACE	VALUE DATE	AMOUNT	COMM.	NET AMOUNT
354	BANQUE AL MADINA S.A BEIRUT	✓	03/02/03	1,000,000.00	1.00	999,999.00
306	UNITED CREDIT BANK S BEIRUT	✓	03/02/03	1,000,000.00	1.00	999,999.00

Total : USD 2,000,000.00 NET:USD 1,999,998.00

NET AMOUNT CREDITED TO YOUR A/C NO. : 1140200857501  
UNDER USUAL RESERVES

W W

NE. 014 35 4

بنك المادينا  
BANK AL-MADINA

USD

\*1,000,000.00\*

PAY AGAINST THIS CHEQUE

TO THE ORDER OF MR RENEH MOUAWAD XXXXX  
THE SUM OF USD One Million and 00/100

THE SUM 1,000,000.00 USD

ادفعوا بموجب هذا الشيك

لأمر

مبلغ

PAYABLE AT / يدفع في

Head Office

المركز الرئيسي

MAZRAA

PLACE DATE  
02.6B3.800000.00

28/01/2003

SIGNATURE

SIAD HAJI AHMAD

P B

MONA NASRALLAH

P 23

0011.354 105000 000099920002

No. 2970 00

بنك الاعتماد المتحد  
United Credit Bank S.A.L.

USD

#1,000,000.00#

Pay Against This Cheque

To The Order Of MR. RENE MOAWAD

The Sum of ONE MILLION U.S. DOLLARS ONLY

ادفعوا بموجب هذا الشيك

لأمر

مبلغ

Payable At / يدفع في

Head Office

VERDUN

Place Date

28.01.2003

مكان الإصدار

Signature

Rola Younes

P 20/B

Ziad M. Chahine

P 12/A

100-000-000-0000000-00-0

002970006 101,000 00000000000000